

HOUSE BILL 2482  
By Bowers

AN ACT to amend Tennessee Code Annotated, Title 56, Chapter 7,  
relative to health insurance coverage.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. The general assembly hereby finds the following:

(1) The specialty of obstetrics and gynecology is devoted to primary-preventive health care for women throughout their lifetime.

(2) Significant numbers of women view their obstetrician-gynecologist as their primary or only physician. For many women, an obstetrician-gynecologist is often the only physician they see regularly during their reproductive years. According to a 1993 Gallup poll, women are more likely to have had a physical examination within the last two (2) years from an obstetrician-gynecologist than from any other type of doctor, seventy-two percent (72%) versus fifty-seven percent (57%) consider their obstetrician-gynecologist to be their primary care physician.

(3) A general medical examination was the second most frequently cited purpose for patient visits to obstetrician-gynecologists in 1989 and 1990, accounting for seven million visits each year, according to data gathered by the National Center for Health Statistics.

(4) Women are opposed to restrictions in accessing obstetrician-gynecologists. Among women who have health coverage, a Gallup poll reported that seventy-eight percent (78%) can currently access their obstetrician-gynecologist without going through

a gatekeeper. Seventy-five percent (75%) of these women would object to requirements that they be referred by another physician or “gatekeeper” before they may see their obstetrician-gynecologist. Similarly, seventy-four percent (74%) of those who now have restricted access to obstetrician-gynecologists would approve of a system that would eliminate the need for a referral.

(5) Obstetrician-gynecologists refer their patients less frequently than other primary care physicians, thus avoiding costly and time consuming referrals to specialists. According to a 1991 study of physician referral rates, obstetrician-gynecologists had the lowest referral rate of four percent (4%) compared with the rates of seven and three-tenths percent (7.3%) for general internists and eight and four-tenths percent (8.4%) for general and family practitioners.

(6) More than two and three-tenths percent (2.3%) or sixty-nine and five-tenths percent (69.5%) of all visits to obstetrician-gynecologists were made by established patients of the physician returning for care of their condition, according to data gathered by the National Center for Health Statistics. Only four and seven-tenths percent (4.7%) of patient visits resulted from referrals from another physician.

SECTION 2. Tennessee Code Annotated, Title 56, Chapter 7, Part 23, is amended by adding the following new section:

(a) On or after July 1, 1996, every health care insurance contract or similar contract that provides hospital, medical, or surgical coverage under this title that is issued, amended, or renewed in this state shall include obstetrician-gynecologists as eligible primary care physicians. Access to such physician shall not require the covered individual to seek approval from a gatekeeper or any other provider in order to access care.

(b) For purposes of this section, the term “primary care physician” means a physician who has the responsibility for providing initial and primary care to patients, for maintaining the continuity of patient care, and for initiating referral for specialist care.

This means providing care for the majority of health care problems, including, but not limited to, preventive services, acute and chronic conditions and psychosocial issues.

SECTION 3. This act shall take effect upon becoming a law, the public welfare requiring it.

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